
Disability Benefits

If you become permanently disabled while working for a TRS employer, you may be eligible to receive a monthly disability benefit from the TRS.

To qualify for a TRS disability benefit, you must meet the following requirements:

- ◆ Have at least five paid-up years of TRS membership service;
- ◆ Have a total and apparently permanent disability because of a physical or mental condition that presumably prevents you from satisfactorily performing your usual duties for your employer or another position or job that an employer makes available for which you are qualified by training or education;
- ◆ Terminate TRS employment because of the disability; and
- ◆ File a timely application for the disability benefit with the TRS administrator. The application is timely if it is filed by the later of six months after the date that your disability began or 90 days after your termination of employment.

The TRS administrator will review your medical reports and other evidence to determine if you qualify. If you are found to be ineligible, you may appeal the denial to the Teachers' Retirement Board.

Your monthly disability benefit will be equal to 50 percent of your annual base salary immediately before becoming disabled, divided by 12 months. You will receive an additional 10 percent of your base salary immediately before becoming disabled for each of your dependent children, if any, up to a maximum of four (40 percent of salary).

The 10 percent dependent child benefit terminates on the first of the month following the date that the child is no longer an eligible dependent.

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Medical coverage will be provided to you, your spouse, and your eligible dependent children as long as you are receiving TRS disability benefits.

You may be required by the TRS administrator to provide medical evidence once a year to show proof of continuing eligibility. Proof may be required once a year during the first five years of disability and once every three years thereafter.

Converting to a Normal Retirement Benefit

Your disability benefit will be converted to a normal retirement benefit when you reach either age or service eligibility, whichever is first. You continue to earn TRS service credit while receiving disability benefits.

For more information regarding disability benefits, please see the TRS *Disability Benefits* brochure.

WARNING: If you refund your TRS contributions and interest, you will not be eligible for TRS disability benefits.